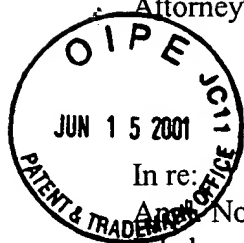


Attorney's Docket No. 18360/205526PATENT

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: Spear  
 App. No.: 09/812,452  
 Filed: 03/20/2001  
 For: HYBRID CREDIT CARD  
 TRANSACTION SYSTEM

Group Art Unit: 2164

Examiner:

#2/IDS

June 12, 2001

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JUN 19 2001

Commissioner for Patents  
 Washington, DC 20231

Technology Center 2100

**INFORMATION DISCLOSURE STATEMENT**  
**CITATION UNDER 37 C.F.R. § 1.97**

Sir:

Attached is a list of documents on form PTO-1449 together with a copy of each identified document. It is requested that the Examiner consider these documents and officially make them of record in accordance with the provisions of 37 C.F.R. § 1.97 and Section 609 of the MPEP. By submitting the listed documents, Applicant in no way makes any admission as to the prior art status of the listed documents, but is instead submitting the listed documents for the sake of full disclosure.

Respectfully submitted,

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Sheila Bungayao/CLT01/4483226v1

Substitute for form 1449A/PTO

# **INFORMATION DISCLOSURE STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet 1 of 2

**Complete if Known**

Application Number	09/812,452
Filing Date	03/20/01
First Named Inventor	Spear
Group Art Unit	2164
Examiner Name	
Attorney Docket Number	18360/205526

**U. S. PATENT DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	U.S. Patent Document Number	Kind Code <sup>2</sup> (if known)	Name of Patentee or Applicant Of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages of Relevant Figures Appear
	1	5,715,298		Rogers	02/03/1998	
	2	5,732,136		Murphree, et al.	03/24/1998	
	3	5,745,554		Rozetti	04/28/1998	
	4	5,883,810		Franklin, et al.	03/16/1999	
	5	5,903,877		Berkowitz, et al.	05/11/1999	
	6	6,000,832		Franklin, et al.	12/14/1999	
	7	6,032,136		Brake, Jr., et al.	02/29/2000	
	8	6,065,675		Teicher	05/23/2000	
	9	6,088,682		Burke	07/11/2000	
	10	6,092,057		Zimmerman, et al.	07/18/2000	
	11	6,105,863		Jagadish, et al.	08/22/2000	
	12	6,126,069		Stiefel, et al.	10/03/2000	
	13	6,138,911		Fredregill, et al.	10/31/2000	

**FOREIGN PATENT DOCUMENTS**

Examiner Initials	Cite No.	Foreign Patent Document Office <sup>3</sup> Number <sup>4</sup>	Kind Code (if known) <sup>5</sup>	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>

Examiner Signature

Date Considered

\*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number.<sup>2</sup> See attached Kinds of U.S. Patent Documents.<sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3).<sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.<sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible.<sup>6</sup> Applicant is to place an "X" here if English language Translation is attached.

Substitute for form 1449A/PTO		<b>Complete if Known</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(Use as many sheets as necessary)</i>		Application Number	09/812,452
		Filing Date	03/20/01
		First Named Inventor	Spear
		Group Art Unit	2164
		Examiner Name	
Sheet 2 of 2	Attorney Docket Number	18360/205526	

<b>NON PATENT LITERATURE DOCUMENTS</b>
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Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s) , volume-issue number(s), publisher, city and/or country where published.	T
	14	AmEx-Costco Co-brand: Is It A Marketing Or Merchant Acceptance Strategy; Defense Daily, 14,16, NA; August 25, 1999	
	15	PETER LUCAS; AmEx Plays Its Cobranded Cards; Credit Card Management, V10, N11, P26(1); February 1998	
	16	KATHERINE MORRALL; Marketing Credit Cards: Offers You Can't Refuse; Bank Marketing, V26, N9, PP37-32; September 1994	
	17	Virtual Express Systems; www.shoppingexpress.net/realtimecreditcards/Pricing; printed January 9, 2001	
	18	American Express – Costco Platinum Cash Rebate Card; www.americanexpress.com/sif/cda/page/0,1641,3368,00.asp; printed January 12, 2001	
	19	Mallpark – The Source for Merchant Business Solutions; www.mallpark.com/MerchSvc00.cfm; printed January 12, 2001	

Examiner Signature		Date Considered	
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